



CASH CLIMB INCENTIVE—AGENT

Get rewarded for selling more first-day coverage and graded benefit plans

Get your footing and start your climb with this limited-time opportunity to earn cash and prizes while selling Great Western Insurance Company (GWIC®) Final Expense products. With GWIC's Cash Climb incentive, the more you sell, the higher you climb, and the bigger the reward.

Incentive details

1. From Jan. 1, 2023, through June 30, 2023, achieve a taken rate¹ of 65% or higher with at least 40% of business issued as first-day coverage or graded benefit (Great Assurance® or Graded Benefit) policies.
2. Earn cash and other prizes with each level you hit.
3. Double your bonus. If you have at least 15 qualifying policies and achieve a taken rate exceeding 80%, you'll double your cumulative bonus.²

Number of taken policies	Payout amount per level
5–9	\$150
10–14	\$200
15–19	\$250
20–24	\$300
25–29	\$350
30–39	\$400
40–49	\$450
50–64	\$500 + Two tickets to an exclusive Des Moines GWIC home office art tour and agent advisory meeting with leadership
65–84	Tumi luggage (\$700 value)
85–99	Trip for two to see Billy Joel in New York City live at Madison Square Garden, date to be determined
100+	Cartier Tank watch (\$3,000 value)

Example

Each level also qualifies for the preceding levels.

15 taken policies that fit all criteria = \$150 + \$200 + \$250 = \$600 total payout



If you have questions about GWIC's incentive program, please contact Agent Sales Support by calling 866-252-5594, option 2, or by emailing m1agentsupport@americanenterprise.com.

1. Taken rate is defined as the number of taken policies divided by the total applications submitted (minus any pending applications and any policies that have been issued but are not yet effective). A taken policy is any policy that goes into force and premium is retained.
2. The doubled bonus only applies to those who qualify and is only paid out on cash awards.

Incentive rules

1. Incentive period is for applications written from Jan. 1, 2023, to June 30, 2023. Only applications written during this time frame will be used in determining qualification.
2. Qualification requires a minimum of 40% of issued business as first-day coverage or graded benefit and a minimum taken rate of 65%. Percentages are rounded to the nearest tenth of a percent.
3. Final incentive eligibility will be determined on Sept. 1, 2023. Incentive payouts will be made on or around Sept. 15, 2023.
4. If qualifier has at least 15 qualifying policies and a taken rate exceeding 80%, the total incentive paid will be doubled. Only cash incentive prizes will be doubled. Trips, luggage, and watch are not eligible for the double payment.
5. If stated prizes are not available at payment time, an equivalent prize will be awarded.
6. Qualifying policies include GWIC's Great Assurance, Graded Benefit, and Guaranteed Assurance Final Expense insurance products.
7. GWIC reserves the right, in its sole discretion, to cancel or change the incentive program rules at any time.
8. Agents must remain in good standing and be actively contracted with GWIC at the time of payout.
9. The value of any award will be reported as income to the awarded recipient in accordance with the rules and regulations of the Internal Revenue Service. To the extent that the value of any award will be included in the recipient's income, the recipient will be responsible for any taxes due. You may wish to consult a tax professional as to how this may affect you.
10. By participating in this program, you agree to release and hold harmless GWIC, its affiliates, owners, employees, officers, directors, and agents from any and all liability for any injury, loss, or damage of any kind arising from or in connection with award eligibility or participation. This release shall include actual, special, incidental, consequential, or punitive damages connected in any way with eligibility and participation in this program.
11. The laws of the state of Iowa shall govern the rules related to this award program. Participants consent to the resolution of any disputes solely through the alternative dispute resolution procedures outlined in any agent or distributor agreement that may be in place between the agent and GWIC.
12. GWIC further reserves the right to charge back any incentive amounts previously paid based upon policies for which premium has been refunded, and based upon policy activity, such as cancellations, that would have made the policies ineligible. All incentive decisions made by GWIC are final. This incentive program is not transferable.

For agents contracted with Great Western Insurance Company. Bonus payments will be paid between Sept. 1, 2023, and Sept. 15, 2023.